

APPLICATION FOR UNITED STATES PATENT DECLARATION AND POWER OF ATTORNEY

#3

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; that

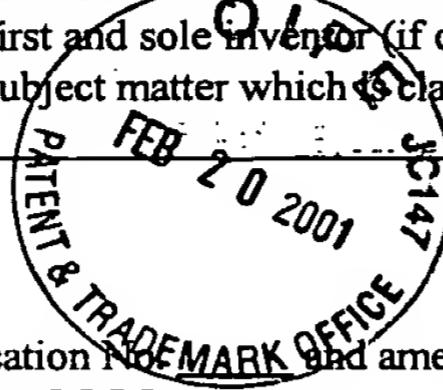
I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

PROCEDE D'ASSURANCE

described and claimed in the specification:

Check one

- *a. attached hereto.
- b. filed on December 14, 2000 as Application No. 60/214,745 and amended on (if applicable).



I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

Under Title 35, U.S. Code §119, the priority benefits of the following foreign application(s) and/or United States provisional application(s) filed within one year prior to this application are hereby claimed:

The following application(s) for patent or inventor's certificate on this invention were filed in countries foreign to the United States of America either (a) more than one year prior to this application, or (b) before the filing date of the above-named foreign priority application(s) and/or United States provisional application(s):

I hereby appoint the following as my attorneys of record with full power of substitution and revocation to prosecute this application and to transact all business in the Patent Office:

**James A. Olliff, Reg. No. 27,075; William P. Berridge, Reg. No. 30,024;
Kirk M. Hudson, Reg. No. 27,562; Thomas J. Pardini, Reg. No. 30,411;
Edward P. Walker, Reg. No. 31,450; Robert A. Miller, Reg. No. 32,771;
Mario A. Costantino, Reg. No. 33,565; and Stephen J. Roe, Registration No. 34,463.**

**ALL CORRESPONDENCE IN CONNECTION WITH THIS APPLICATION SHOULD BE SENT TO OLIFF & BERRIDGE,
PLC, P.O. BOX 19928, ALEXANDRIA, VIRGINIA 22320, TELEPHONE (703) 836-6400.**

I hereby declare that I have reviewed and understand the contents of this Declaration, and that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1	Typewritten Full Name of First or Sole Inventor		
	<u>Jean-Charles</u>		
	Given Name	Middle Initial	Family Name
2	**Inventor's Signature:		
3	**Date of Signature:		
	<u>Jean-Charles</u>	20 December 2000	
	Month	Day	Year
	GUIMPS		
	City	State or Province	Country
	FRANCE		
	Post Office Address: (Insert complete mailing address, including country)		
	Les Rosiers, 16300 GUIMPS, France		

*If Box (a) is checked, this form may be executed only when attached to the specification (including claims).

**Note to Inventor: Please sign name exactly as it appears above and insert actual date of signing.

IF THERE IS MORE THAN ONE INVENTOR USE PAGE 2 AND PLACE AN "X" HERE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jean-Charles JAVERLHAC

Serial No.:

Filed: December 14, 2000

For: AN INSURANCE METHOD



DECLARATION

I, Andrew Scott Marland, of 35, avenue Chevreul, 92270 BOIS COLOMBES, France, declare that I am well acquainted with the English and French languages and that the attached translation of the French language specification and claims filed in respect of the above-identified US patent application is a true and faithful translation of that document.

All statements made herein are to my own knowledge true, and all statements made on information and belief are believed to be true; and further, these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any document or any registration resulting therefrom.

Date: January 26, 2001

Andrew Scott Marland

A handwritten signature in black ink that reads "Andrew Scott Marland".

A simple, thin, curved line intended for a handwritten signature.